

IN RE:

RONALD MINNICH  
CARRIE A. MINNICH  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:17-22432

Chapter 13

Document No.: 90

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 12th day of October, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

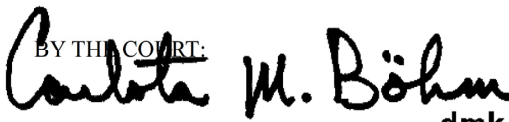
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
10/12/22 8:33 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE **dmk**

In re:  
Ronald Minnich  
Carrie A. Minnich  
Debtors

Case No. 17-22432-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 12, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2022:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Ronald Minnich, Carrie A. Minnich, 126 Irving Avenue, Latrobe, PA 15650-2934                       |
| 14642973 | + City of Latrobe, PO box 829, Latrobe, PA 15650-0829  |
| 14642978 | + Excella Health, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848                    |
| 14642983 | + Northwest Consumer Discount Company, 5927 Ropute 981, Stuite 3, PO box 983, Latrobe, PA 15650-0983 |
| 14642984 | + Peoples Gas, PO Box 644760, Pittsburgh, PA 15264-4760  |
| 14642985 | Portfolio Recovery Associates, 120 Corporate Blvd., Cumberland, MD 21502                             |
| 14642986 | + Southern CR Adjusters, 2420 Professional, Rocky Mount, NC 27804-2253                               |
| 14642988 | + SynchbToysrus, PO box 965036, Orlando, FL 32896-5036   |
| 14642991 | + Westmoreland EM Med Spec., PO Box 1348, Indiana, PA 15701-5348                                     |

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | Email/Text: creditcardbkcorrespondence@bofa.com     | Oct 13 2022 00:55:00 | BANK OF AMERICA, N.A., P.O. Box 31785, TAMPA, FL 33631-3785  |
| 14715946 | + Email/Text: g20956@att.com                        | Oct 13 2022 00:56:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 14642971 | + Email/Text: creditcardbkcorrespondence@bofa.com   | Oct 13 2022 00:55:00 | Bank of America, 7105 Corporate Drive, Plano, TX 75024-4100  |
| 14642970 | + Email/Text: creditcardbkcorrespondence@bofa.com   | Oct 13 2022 00:55:00 | Bank of America, PO Box 31785, Tampa, FL 33631-3785  |
| 14898777 | + Email/Text: BKBCNMAIL@carringtonms.com            | Oct 13 2022 00:55:00 | Bank of America, N.A., C/O Carrington Mortgage Services, LLC, PO BOX 3730, Anaheim, CA 92803-3730                              |
| 14642972 | + Email/Text: EBN_IndianapolisIMC@receivemoremp.com | Oct 13 2022 00:56:00 | Berks Credit and Collection, 900 Corporate Drive, Reading, PA 19605-3340   |
| 14642974 | + Email/Text: bankruptcy@jdbyrider.com              | Oct 13 2022 00:56:00 | CNAC, 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424   |
| 15517265 | + Email/Text: BKBCNMAIL@carringtonms.com            | Oct 13 2022 00:55:00 | Carrington Mortgage Services, LLC, 1600 South Douglass Rd., Anaheim, CA 92806-5948   |
| 14642975 | + Email/Text: bankruptcy@credencerm.com             | Oct 13 2022 00:56:00 | Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300  |
| 14642976 | + Email/PDF: creditonebknotifications@resurgent.com | Oct 13 2022 00:58:26 | Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873  |
| 14642977 | + Email/Text: bknotice@ercbpo.com                   | Oct 13 2022 00:56:00 | Enhanced Recovery Corp., PO Boc 57547, Jacksonville, FL 32241-7547   |

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User: auto

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Total Noticed: 34

|          |  |                      |   |
|----------|--|----------------------|---|
| 14642979 | Email/Text: JCAP_BNC_Notices@jcap.com                                  | Oct 13 2022 00:56:00 | Jefferson Capital Systems, 16 McLeland Road, Saint Cloud, MN 56303  |
| 14642981 | ^ MEBN   | Oct 13 2022 00:54:03 | KML Law Group, 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541                                      |
| 14642980 | + Email/Text: BKRMailOPS@weltman.com                                   | Oct 13 2022 00:56:00 | Kay Jewelers, PO Box 740425, Cincinnati, OH 45274-0425  |
| 14642982 | + Email/Text: bankruptcydpt@mcmcg.com                                  | Oct 13 2022 00:56:00 | Midland Credit Mgmt. Inc., 2365 Northside Dr. 300, San Diego, CA 92108-2710                                   |
| 14708129 | + Email/Text: bankruptcydpt@mcmcg.com                                  | Oct 13 2022 00:56:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011   |
| 14714549 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com                   | Oct 13 2022 00:58:42 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541   |
| 14643356 | + Email/PDF: rmscedi@recoverycorp.com                                  | Oct 13 2022 00:58:33 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 14658077 | Email/Text: signed.order@pfwattorneys.com                              | Oct 13 2022 00:56:00 | New Century Financial Services, Inc., c/o Pressler and Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054      |
| 14680256 | + Email/Text: ebnpeoples@grblaw.com                                    | Oct 13 2022 00:56:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828 |
| 14642987 | + Email/PDF: gecsed@recoverycorp.com                                   | Oct 13 2022 00:58:41 | SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036  |
| 14642989 | ^ MEBN   | Oct 13 2022 00:53:14 | UPMC Health Services, UPMC East, PO Box 371472, Pittsburgh, PA 15250-7472                                     |
| 14714504 | ^ MEBN   | Oct 13 2022 00:53:39 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  |
| 14675073 | Email/PDF: ebn_ais@aisinfo.com   | Oct 13 2022 00:58:33 | Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838                      |
| 14642990 | + Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com | Oct 13 2022 00:55:00 | Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055  |

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | BANK OF AMERICA, N.A.   |
| cr       |               | BANK OF AMERICA, N.A. C/O CARRINGTON MORTGAGE SERV  |
| cr       |               | Carrington Mortgage Services, LLC as servicer for   |
| cr       | *+            | Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948                         |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                       |
| cr       | *+            | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828 |
| 14671987 | *             | Bank of America, P.O. Box 31785, Tampa, FL 33631-3785   |

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 14, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2022 at the address(es) listed below:**

| Name                                | Email Address  |
|-------------------------------------|--|
| Amy L. Zema                         | on behalf of Debtor Ronald Minnich amy@zomalawoffice.com   |
| Amy L. Zema                         | on behalf of Joint Debtor Carrie A. Minnich amy@zomalawoffice.com  |
| Brian Nicholas                      | on behalf of Creditor BANK OF AMERICA N.A. C/O CARRINGTON MORTGAGE SERVICES, LLC<br>bnicholas@kmlawgroup.com             |
| Brian Nicholas                      | on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com  |
| Brian Nicholas                      | on behalf of Creditor Carrington Mortgage Services LLC as servicer for BANK OF AMERICA, N.A.<br>bnicholas@kmlawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com  |
| S. James Wallace                    | on behalf of Creditor Peoples Natural Gas Company LLC ecpeoples@grblaw.com PNGbankruptcy@peoples-gas.com                 |
| Thomas I. Puleo                     | on behalf of Creditor BANK OF AMERICA N.A. tpuleo@goldbecklaw.com, BKGroup@goldbecklaw.com                               |

TOTAL: 9